




# Powersports Rate Sheet

Program:				
<b>Max Amount Financed:</b>	No Cap	No Cap	No Cap	\$30,000
<b>Pre-Check:</b>	\$100,000	\$100,000	\$100,000	\$100,000
<b>Max Payment to Income (PTI):</b>	20%	20%	20%	20%
<b>Min Payment:</b>	\$250	\$250	\$250	\$250
<b>Max Term:</b>	72	72	72	60
<b>Min Income:</b>	\$1,000	\$1,000	\$1,500	\$1,800
<b>New Vehicle Rates:</b>	7.99%-13.99%	9.49%-16.99%	10.49%-19.99%	14.49%-24.99%
<b>Used Vehicles:</b>	9.49%-14.49%	10.49%-17.49%	11.49%-22.49%	18.49%-27.49%
<b>Min Down Payment:</b>	\$0	\$0	10%	10%
<b>Max Front-End LTV*:</b>	130%	126%	122%	105%

## Westlake Policies

<b>Bankruptcy</b>	Discharged Bankruptcies accepted.
<b>Repossessions</b>	Accepted. Customer with previous Westlake, Wilshire Consumer Credit, or Western Funding repossessions not accepted.
<b>Contracts</b>	Simple interest arbitration contracts only. Contracts sent to Westlake 21+ days past approval date will be returned to dealer and requires dealer to resubmit deal with new approval.
<b>Lender Fees</b>	Acquisition fee of \$100 on each funded loan. Additional Lender Discount may apply based on risk, refer to BuyProgram approval terms.
<b>Open Autos/Powersports Tradelines</b>	Existing Open Auto or Open Powersports tradelines may be accepted. Follow individual deal approval terms or trade in/show payoff prior to funding.

## Program Guidelines

Additional Westlake policies are listed on Westlake's Program Guidelines located on [DealerCenter.com](http://DealerCenter.com)

### Did you know?

- ✓ No min credit score
- ✓ No min job time
- ✓ No min residence time
- ✓ Max term 72
- ✓ Funding average under 2 days
- ✓ Same day funding and eContracting available

#### Send Funding Packages:

**FedEx**  
 Westlake Financial Services  
 4054 Willow Lake Blvd Suite 2083  
 Memphis, TN 38153

**All Other Couriers:**  
 Westlake Financial Services  
 3268 Progress Way  
 Wilmington, OH 45177

#### Lien Holder Info:

Westlake Financial Services  
 PO Box 997592  
 Sacramento, CA 95899  
 Fax: 877-854-5682  
 Westlake\_Titles@westlakefinancial.com

#### Insurance:

Westlake Financial Services  
 PO Box 76809  
 Los Angeles, CA 90076-0809

#### Dealer Support:

888-893-7937

#### Sales Representative:

Name:  
 Phone:  
 Email: